

Information to identify the case:

Debtor 1	<u>Kirk J. Schilling</u>	Social Security number or ITIN	xxx-xx-9038
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Tammy S. Schilling</u>	Social Security number or ITIN	xxx-xx-3099
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-70497-JAD			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Kirk J. Schilling

Tammy S. Schilling

3/19/25

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Kirk J. Schilling
Tammy S. Schilling
Debtors

Case No. 19-70497-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: auto

Page 1 of 4

Date Rcvd: Mar 19, 2025

Form ID: 3180W

Total Noticed: 58

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 21, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Kirk J. Schilling, Tammy S. Schilling, 322 N. Sycamore Street, Altoona, PA 16602-7067
15106149	+ Cambria Somerset Radiology, P.O. Box 5052, Greensburg, PA 15601-5058
15106155	+ Discover Bank, P.O. Box 742655, Cincinnati, Ohio 45274-2655
15106156	+ Drayer Physical Therapy, 5300 Derry Street, 2nd Floor, Harrisburg, Pennsylvania 17111-3576
15106157	+ Encompass Health Rehab Hospital, 2005 Valley View Blvd., Altoona, Pennsylvania 16602-4548
15106159	#+ Guthy Renker/Perricone, P.O. Box 2005, Harlan, Iowa 51593-0220
15106161	+ Keystone Derm & Ctr Skin, 2525 9th Avenue, Suite 2A, Altoona, Pennsylvania 16602-2014
15106167	+ Navy Federal Credit Union, P.O. Box 3300, Merrifield, Virginia 22116-3300
15106168	+ North Shore Agency, P.O. Box 9221, Old Bethpage, New York 11804-9021
15106169	+ PNC Companies LLC/HR, 375 North Shore Drive, 2nd Floor, Pittsburgh, Pennsylvania 15212-5866
15106170	PSECU, P.O. Box 1006, Harrisburg, Pennsylvania 17108
15106174	+ Total Health Dentistry Altoona, 616 Fourth Street, Altoona, Pennsylvania 16602-2604
15106176	+ Vincent Morgan, MD, 205 Tennyson Avenue, Suite C, Altoona, Pennsylvania 16602-4171

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Mar 20 2025 04:14:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 20 2025 00:22:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Mar 20 2025 04:14:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 20 2025 00:22:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 20 2025 00:21:00	NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620
cr	^ MEBN	Mar 20 2025 00:13:19	Navy Federal Credit Union, P.O. Box 23800, Merrifield, PA 22119-2380

District/off: 0315-7

User: auto

Page 2 of 4

Date Rcvd: Mar 19, 2025

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cr	+ EDI: PRA.COM	Mar 20 2025 04:14:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Mar 20 2025 00:21:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	+ Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Mar 20 2025 00:37:53	WELLS FARGO BANK, N.A., PO BOX 10438, DES MOINES, IA 50306-0438
15106145	^ MEBN	Mar 20 2025 00:13:46	AES, P.O. Box 65093, Baltimore, Mary 21264-5093
15106146	+ EDI: SYNC	Mar 20 2025 04:14:00	Amazon/Synchrony Bank, P.O. Box 960013, Orlando, Florida 32896-0013
15106147	EDI: BANKAMER	Mar 20 2025 04:08:00	Bank of America, P.O. Box 15019, Wilmington, Delaware 19886
15106148	+ EDI: TSYS2	Mar 20 2025 04:14:00	Barclays/Upromise, P.O. Box 13337, Philadelphia, Pennsylvania 19101-3337
15106150	+ EDI: CAPITALONE.COM	Mar 20 2025 04:14:00	Capital One Bank, P.O. Box 71083, Charlotte, North Carolina 28272-1083
15124246	EDI: CAPITALONE.COM	Mar 20 2025 04:14:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15139001	Email/PDF: bncnotices@becket-lee.com	Mar 20 2025 00:25:38	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15106151	+ EDI: SYNC	Mar 20 2025 04:14:00	Care Credit/Synchrony Bank, P.O. Box 965036, Orlando, Florida 32896-5036
15144697	EDI: CITICORP	Mar 20 2025 04:14:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15106152	+ EDI: CITICORP	Mar 20 2025 04:14:00	Citicards, P.O. Box 70166, Philadelphia, Pennsylvania 19176-0166
15106153	EDI: WFNNB.COM	Mar 20 2025 04:14:00	Comenity/Victoria's Secret, P.O. Box 659728, San Antonio, Texas 78265
15106154	+ Email/Text: bdsupport@creditmanagementcompany.com	Mar 20 2025 00:22:00	Credit Management Co., 2121 Noblestown Road, Pittsburgh, Pennsylvania 15205-3956
15117728	EDI: DISCOVER	Mar 20 2025 04:14:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15325326	Email/Text: ECMCBKNotices@ecmc.org	Mar 20 2025 00:21:00	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
15106160	+ EDI: SYNC	Mar 20 2025 04:14:00	J.C. Penney/Synchrony Bank, P.O. Box 960090, Orlando, Florida 32896-0090
15106162	+ Email/Text: PBNCNotifications@peritussservices.com	Mar 20 2025 00:21:00	Kohl's, P.O. Box 3115, Milwaukee, Wisconsin 53201-3115
15142104	Email/PDF: resurgentbknofications@resurgent.com	Mar 20 2025 00:25:36	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15106163	+ EDI: SYNC	Mar 20 2025 04:14:00	Lowes/Synchrony Bank, P.O. Box 530914, Atlanta, Georgia 30353-0914
15106164	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 20 2025 00:21:00	Mr. Cooper, P.O. Box 650783, Dallas, Texas 75265-0783
15106165	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 20 2025 00:21:00	Mr. Cooper/Nationstar, 350 Highland, Houston, Texas 77009-6623
15133450	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 20 2025 00:21:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
15106166	+ Email/PDF: bankruptcy_prod@navient.com		

District/off: 0315-7

User: auto

Page 3 of 4

Date Rcvd: Mar 19, 2025

Form ID: 3180W

Total Noticed: 58

		Mar 20 2025 00:38:26	Navient, P.O. Box 9655, Wilkes Barre, Pennsylvania 18773-9655
15143244	Email/PDF: bankruptcy_prod@navient.com	Mar 20 2025 00:50:12	Navient PC TRUST c/o, Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
15113032	^ MEBN	Mar 20 2025 00:13:17	Navy Federal Credit Union, P.O. Box 23800, Merrifield, VA 22119-3800
15307679	+ Email/Text: bncnotifications@pheaa.org	Mar 20 2025 00:21:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
15145882	EDI: PRA.COM	Mar 20 2025 04:14:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15153337	+ EDI: G2RSPSECU	Mar 20 2025 04:14:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
15153337	+ Email/Text: bankruptcynotices@psecu.com	Mar 20 2025 00:23:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
15141267	EDI: Q3G.COM	Mar 20 2025 04:14:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15141214	EDI: SALLIEMAEBANK.COM	Mar 20 2025 04:14:00	Sallie Mae, P.O. Box 3319, Wilmington, DE 19804-4319
15106171	+ EDI: SALLIEMAEBANK.COM	Mar 20 2025 04:14:00	Sallie Mae, P.O. Box 3229, Wilmington, Delaware 19804-0229
15106172	+ EDI: SYNC	Mar 20 2025 04:14:00	Sam's Club/Synchrony Bank, P.O. Box 530942, Atlanta, Georgia 30353-0942
15106173	+ EDI: CITICORP	Mar 20 2025 04:14:00	Sears Mastercard, P.O. Box 9001055, Louisville, Kentucky 40290-1055
15106594	+ EDI: AISACG.COM	Mar 20 2025 04:14:00	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N. Santa Fe Ave, Oklahoma City, OK 73118-7901
15139033	Email/Text: BNCnotices@dcmservices.com	Mar 20 2025 00:21:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15106175	^ MEBN	Mar 20 2025 00:13:08	UPMC Health Services, P.O. Box 371472, Pittsburgh, Pennsylvania 15250-7472
15137402	Email/Text: BNCnotices@dcmservices.com	Mar 20 2025 00:21:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15106177	Email/PDF: BankruptcynoticesExceptions@wellsfargo.com	Mar 20 2025 00:38:58	Wells Fargo, Education Financial Services, P.O. Box 5185, Sioux Falls, South Dakota 57117
15129495	+ Email/PDF: BankruptcynoticesExceptions@wellsfargo.com	Mar 20 2025 00:25:13	Wells Fargo Bank, N.A., Wells Fargo Education Financial Services, PO Box 564300, Charlotte, NC 28256-4300

TOTAL: 48

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Nationstar Mortgage LLC
cr		Navy Federal Credit Union, FEIN, SUCH, KAHN & SHEPARD, P.C.
cr	*	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15142655	*+	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N. Santa Fe Ave, Oklahoma City, OK 73118-7901
15106158	##+	Equian, P.O. Box 34060, Louisville, Kentucky 40232-4060

TOTAL: 2 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

District/off: 0315-7

User: auto

Page 4 of 4

Date Rcvd: Mar 19, 2025

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NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 21, 2025

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 19, 2025 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER blemon@kmlawgroup.com lemondropper75@hotmail.com
Brent J. Lemon	on behalf of Creditor Nationstar Mortgage LLC blemon@kmlawgroup.com lemondropper75@hotmail.com
Chandra Marie Arkema	on behalf of Creditor Navy Federal Credit Union tuhawkeye@msn.com carkema@sqirelaw.com
Christopher A. DeNardo	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER logsecf@logs.com
James R. Huff, II	on behalf of Joint Debtor Tammy S. Schilling jhuff@sfshlaw.com
James R. Huff, II	on behalf of Debtor Kirk J. Schilling jhuff@sfshlaw.com
Kevin Scott Frankel	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER pabk@logs.com logsecf@logs.com
Lily Christina Calkins	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER logsecf@logs.com lilychristinacalkins@gmail.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Roger Fay	on behalf of Creditor Nationstar Mortgage LLC rfay@alaw.net bkecf@milsteadlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ccfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Tammy Benoza	on behalf of Creditor Navy Federal Credit Union bankruptcy@fskslaw.com

TOTAL: 13